

## Piedmont Gets A



In order to better serve you and our members, we are moving our offices to a bigger facility in early 2009. Our new location is on Thompson Drive just down the street from L.G.H. It is approximately twice the size of our currently leased space. Piedmont has purchased the building and is in the process of renovating it. This larger building will ensure us enough room to grow "with you" in the coming years. More information to come very soon.

## Renewal Notes

Please remember to get your renewal packets in on time. We count on you to help your clients with their renewals, as we try to send renewal paperwork to you at least a week prior to sending the renewal notice to the group itself. Remember, we are subject to certain state regulated timeframes. So by working together,

we can speed up the process and make it more convenient for the group administrators.

We also appreciate all of your help in getting new paperwork completed and new materials distributed as we finish up the conversion of all plans to LocalSelect products. The full cycle will be completed once we work through the February 2009 renewals. Please continue to let us know if you need materials, help with a renewal, or an enrollment meeting.

## More Services

Check out our list of free "Additional Services" for as it continues to grow. We now have member discounts on the following:

- ACUPUNCTURE
- FITNESS & NUTRITION
- HEARING SERVICES
- LASIK
- MASSAGE SERVICES
- NATURAL PRODUCTS
- ORTHOTICS
- SKIN CARE
- VISION
- VITAMINS & SUPPLEMENTS

For more details go to [www.pchp.net](http://www.pchp.net) and click on "forms".

## BOI Letters Online

The Virginia State Bureau of Insurance requires Piedmont to make you aware of certain administrative letters specifically applicable to you as a licensed agent in Virginia. A complete listing of the Bureau's administrative letters can be found, by year of issuance on the Bureau of Insurance Web site at:

<http://www.scc.virginia.gov/division/boi/webpages/boiadminltrsforagents.htm>

PCHP suggests that you review the following recent administrative letters:

LETTER NUMBER	SUBJECT
2008-3	Administrative Changes and Changes in Laws Governing Agent Licensing
2008-8	Legislation Enacted by the 2008 Virginia General Assembly
2008-11	Implementation of the New Bureau of Insurance Sircon for States System

For more information, please contact the Virginia Bureau of Insurance at 804-371-9600.

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investments in order to make a greater return on the assets we hold to pay claims for customers. Rather, Piedmont has remained invested in government treasuries in order to ensure these funds are available when needed.

Over the years, Piedmont's owners have re-invested any earnings so that Piedmont's capital could grow – thus allowing Piedmont Community HealthCare (PCHC) to have the resources to convert to an insurance company last year when it became apparent that continuing to operate as a health maintenance organization (HMO) would no longer allow PCHC to offer competitive benefits plans in the future.

This year, Piedmont has again been able to meet its goal of providing the greatest value possible to its customers by holding its average premium increases for customers in the single digits and resisting participating in the insurance industry stampede towards raising trend rates in order to gain higher premiums.

While providing this value to our customers, Piedmont will again this year cover its costs and expects to earn a small profit. Piedmont's management and staff recognize that we exist to serve the community and are pleased to continue to meet that objective again in 2008.

In 2009, look for more of the same as we continue to invest in the community by developing new benefits plans, adding staff to increase services, and relocating our office so that we can better accommodate these added services for customers.



PIEDMONT COMMUNITY HEALTH PLAN  
Community Partners for Quality Healthcare

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800-400-PCHP • 434-947-4463  
[www.pchp.net](http://www.pchp.net)

# BROKER NEWS

PIEDMONT COMMUNITY HEALTH PLAN

FALL 2008

## LocalSelect™ The Transition Is Almost Complete

As a way of positioning our company to be more competitive and to better serve our customer base, in December 2007, Piedmont Community HealthCare converted its corporate structure from a Health Maintenance Organization (HMO) to a comprehensive accident and sickness insurance carrier. This was a bold initiative on our part to focus on keeping healthcare coverage affordable for local employers and to give our company more opportunities to serve the community.

To these ends we introduced LocalSelect™ as our new primary insurance product line. Since then, all group benefit coverage has been transitioning to the new LocalSelect plans upon each renewal date begin-

ning last March. The changeover has been smooth with almost all of our previously insured groups opting to stay and renew with LocalSelect products.

Members receive continued access to the same comprehensive network of physicians and hospitals they have become accustomed to, as well as the ability to continue to receive services outside the network in emergencies. Moreover, our members still receive superior Piedmont customer service from local people with one-on-one medical management attention and the availability of walk-in appointments to discuss their case.

"LocalSelect has allowed us to offer customers more flexibility in benefit

### LocalSelect™



"We're on track with the implementation of LocalSelect. So far the reaction has been tremendous. We thank our brokers and agents for their support as we anticipate even greater success in 2009."

Alan Wood, CEO, PCHP

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## Healthcare With A Wellness Program – That's Just Smart!

We all have heard about it. It is a mysterious thing called "wellness". It sounds good, but what makes it hard to understand for some is the concept that covered members actually start sharing in the responsibility for taking better care of themselves to help reduce cost and improve their own quality of life. Not so mysterious after all, when you consider the principles of cause and effect.

But how is this done? The challenge is building on what a member has been hearing about wellness for years from their doctor and bringing that message to their workplace so they can understand the impact their lifestyle can have on healthcare benefits. These additional efforts reinforce the wellness message and help the member understand what he or she can do as an individual to achieve an im-

proved state of wellness, and not just forget about it after leaving the doctor's office. Recent studies have shown that employers are embracing the reasoning of employee wellness



as a way to keep healthcare costs down, with the additional benefit of having a healthier and more productive workforce.

To fill this market segment need, Piedmont has been promoting and enrolling members into our Health

Management and Wellness Program since 2007. To date, over 30% of our population of covered employees has participated in the program.

Piedmont – having partnered with LivingWell Health Solutions – offers this wellness program to focus on early identification of unknown health risks and promote the appropriate actions needed to address them. Piedmont pays for the program for its fully insured clients.

LivingWell Health Solutions representatives administer the on-site tests for each employer group, which includes a written questionnaire, blood work, blood pressure checks, and body measurements. Overall summarized information is then pro-

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# MEDICAL Case MANAGEMENT



These days, businesses are looking harder than ever for value added health-care services that help keep costs down. Piedmont's Case Management team works one-on-one with members at high risk, or with high dollar claims to help manage their conditions and provide appropriate, effective and efficient care. The program is absolutely free to employers and their hires. Individuals can be referred by their physician, identified through medical claims history, alerted by the health risk assessment (HRA), or volunteer for these programs.

## **Piedmont Medical Case Management Programs Include:**

**"LEARNING ABOUT DIABETES":** The Diabetic Case Management Program is a health initiative designed to assist diabetic members with managing and controlling their diabetes.

**"HEALTHY BUNDLES" MATERNITY PROGRAM:** This is our case management program to promote healthier births. The objective is to reduce the severity and incidence of pre-term births with good prenatal care.

**"NAVIGATING LIFE" BEHAVIORAL HEALTH:** The Behavioral Health Case Management Program is meant to assist members receiving mental health services through education and utilization of available community resources.

**"READY, SET, QUIT" TOBACCO CESSATION:** The Tobacco Cessation Program is for members who recognize the importance of a tobacco free lifestyle. We work with each employer to customize and implement a program for their individual group.

For more information on these programs, please contact Piedmont's Medical Management staff at **434-947-4463** or **800-400-PCHP** and choose option 3.

## Financial Stability?

As many of you know, the financial world has been turned upside down this year with many failures of companies that have been around a long time and government bailouts for a number of other companies.

One could make a case that the desire to constantly increase earnings to appease Wall Street led many companies to forget their customers for the sake of chasing higher profits.

Unfortunately, the chase for higher profits also led to the assumption of greater risks that ultimately had the opposite result – lower profits or large loses.

Piedmont Community Health Plan (Piedmont) is not owned by Wall Street investors and has never forgotten who it serves. Piedmont was formed 14 years ago by the medical community as a means to work with the employer community in order to bring greater options and value in health benefits coverage.

Piedmont does not increase premiums in order to generate higher profits. Our goal is to offer the most affordable premiums possible in order to serve the community and for these premiums to cover claims costs for customers and Piedmont's administrative services costs. Piedmont does not engage in risky



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## New Faces of Piedmont



Lori Fox

We are pleased to introduce Ms. Lori Fox, Piedmont's new Director of Medical Management and Behavioral Health Services. Lori replaces Brenda Overstreet who had been with Piedmont for over 13 years, but recently decided to take a management position with the new Veterans Affairs facility. We wish Brenda continued success in her new job and welcome Lori to the Piedmont family.

Lori is originally an RN who graduated from VA Baptist Hospital's School of Nursing. Since then she has gotten her BSN and also earned an MBA degree. Her background includes experience in emergency nursing, home health care and ICU. Following nursing, she began a career path in the healthcare insurance field. Her most current position was with HMC, a subsidiary of Wellpoint, as a Medical Information Consultant for large companies across the U.S.

She explains her rationale for the change like this, "I am very excited to get started and work in a community health plan such as Piedmont instead of on a national level. A big part of the insurance business is trust, and I feel you can get closer to people on a local level, whether it's in customer relations or medical management, because you get to see the customers and the providers on a regular basis."

Lori lives in Lynchburg with her family. We welcome Lori to our staff and look forward to working with her as we continue to be your community partners for quality healthcare.

Hopefully, most of you have had a chance to meet Carla and Alan, the newest members to our marketing team.

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## - Wellness cont. from page 1 -

vided back to the employer to help identify areas of concern.

According to LivingWell, and the results of all Piedmont participants combined thus far, approximately 75% of the total population of participants had at least one risk factor and of those, almost one third had health risks they were not aware of until having gone through the program.

The most prevalent risk conditions are (in order):

- 1) **Body Mass**
- 2) **Cholesterol**
- 3) **Blood Pressure**
- 4) **Tobacco**

The results can be dramatic. Some participants discovered they were at extremely high risk for certain conditions they were totally unaware of. In a few isolated cases, the on-site testing was interrupted to get the individual to the doctor because of the urgency of a condition such as extremely high blood pressure, or blood sugar levels.

Several participants even received a next day follow up call from LivingWell to advise them of certain immediate steps needed to address a serious condition.



## - LocalSelect cont. from page 1 -

options and customized pricing to reflect changes in the market," says Cheryl Midkiff, Piedmont's Director of Marketing. "Also, different deductible levels and customized rider options have been added to suit individual business needs. To help make benefits more affordable, new requirements such as a mandatory generic prescription benefit have been added."

And in at least one situation, the testing prompted a trip to the doctor that uncovered a potentially fatal chronic condition that was detected early enough to be reversed. The combination of information that is gathered through the process – from the questionnaire to the blood testing and body measurements – helps to identify those hidden risk factors.

As we move forward, Piedmont will continue to enhance our Wellness Program through the development of internal programs to address specific areas of risk as they become apparent. Currently, there are such programs in place to address diabetes, prenatal care, behavioral and mental health issues, as well as a employer organized tobacco cessation program (see article on Case Management on page 2).

Participants identified through the initial testing process can be referred to these specific Medical Case Management Programs for further one-on-one assistance with one of Piedmont's Nurse Case Managers.

Now that we have a year of overall results, we can learn from that information what other healthcare areas might benefit from similar type programs and begin to develop them as well. For instance, a new BMI plan is being considered.

Your suggestions and feedback with this program is also encouraged. Please contact Lori Carter, Carla Garrett, or Cheryl Midkiff, at **434-947-4463** with your comments about Piedmont's Wellness Program.

Please take some time to review all of the information you receive to fully understand the changes in coverage under LocalSelect and our efforts in advertising, marketing and support materials we are making available to help you sell Piedmont.

If you have any questions regarding the LocalSelect plans, please contact Lori Carter, Carla Garrett or Cheryl Midkiff, at **434-947-4463**. We thank

## - New Faces cont. from page 2 -

Carla Garrett and Alan Biggio started with Piedmont in February of 2008.



Carla Garrett

Piedmont's goal is to personally know each of our customers. So Carla is working with the broker offices to run quotes, prepare proposals, and work with renewal groups. She also contacts each of our existing groups intermittently to make sure everything is running smoothly. Carla is available for broker training, sales call assistance, and enrollment education.



Alan Biggio

Alan is concentrating on making new contacts and reaching out to prospects to introduce Piedmont in our area, as well as the new areas Piedmont is focusing on which include Farmville and Halifax. We feel it is very important that each employer at least know who we are and what we can provide. We appreciate your efforts to help us meet these goals.

you for your patience as we continue to move our existing customers to LocalSelect and accommodate the new members you help us to enroll.

**Piedmont's Partner in Wellness is:**

